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United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

					-							
Name of Debtor (if individual, enter Last, First, Middle): Webb, Philip Joseph						Name of Joint Debtor (Spouse) (Last, First, Middle)						
All Other Names used by the and trade names):				rried, maider	n All Ot maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
Last four digits of Soc. Sec. or (if more than one, state all) *	Individual-Ta	axpayer I.D. 1721	(ITIN) No./Co	omplete EIN		ur digits of Soc. e than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN			
Street Address of Debtor (No. 3212 S. Paulina	. & Street, Cit	y, and State):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):			
Chicago IL	6	80608										
County of Residence or of the	County of Residence or of the Principal Place of Business:							cipal Place of I	Rusiness:			
county of recordence of or the	CO				Count	y or recidence		лраг г Idoo от I	Sudmitted.			
Mailing Address of Debtor (if o	different from	street addre	ess)		Mailing	g Address of Jo	int Debtor (if o	different from s	street address):			
Location of Principal Assets o	f Business D	ebtor (if diffe	rent from str	eet address	above):							
Type of Debtor (Form of O (Check one box)	rganization)	'	Nature of Bu (Check one l			·	otcy Code Un	der Which th	e Petition is Filed (Check one box)			
Individual (includes Jo		.	Care Busine			hapter 7		☐ Chapter	15 Petition for Recognition			
See Exhibit D on page 2 Corporation (includes		define	e Asset Real ed in 11 U.S.0		.	hapter 9 hapter 11		of a Fore	eign Main Proceeding			
_ ` ` `	LLO G LLI)	Railro	ad	- 0 - (· - ~	hapter 12						
☐ Partnership			broker nodity Broker		□ c	☐ Chapter 13 of a Foreign Nonmain Proceeding						
Other (If debtor is not above entities, check		I	ng Bank			Nature of Debts (Check one Box)						
and state type of entity		Other	_		■ D	■ Debts are primarily consumer □ Debts are primarily business						
			Гах-Exempt	Entity	— de	debts, defined in 11 U.S.C. debts.						
			heck box, if ap r is a tax-exe		_	§ 101(8) as "incurred by an individual primarily for a						
			ization under	•	ne pe	personal, family, or household						
			d States Code nue Code).	e (the Interna	al pu	ırpose."						
F	Filing Fee (CI	neck one box)			Check	Chapter 11 Debtors Check one box						
Filing Fee attached						☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)						
□ Filing Foo to be poid in inc	tallmente (am	بن من ماطممنام	dividuale en	lu\ Must atta								
☐ Filing Fee to be paid in ins signed application for the o	court's consid	leration cert	fying that the	debtor is		Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to						
unable to pay fee except ir	n installments	s. Rule 1006	(b). See Office	cial Form 3A	<u>ir</u>	insiders or affliates) are less than \$2,190,000.						
					^	k all applicable blan is being fi		etition.				
						A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes of creditors, in acccordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Ir	nformation								This space is for court use only			
□ Debtor estimates that funds will be available for distribution to unsecured credti ■ Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.						es paid, there w	rill be no		•			
Estimated Number of Creditors								1				
1- 50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over				
49 99 Estimated Assets	199	999	5,000	10,000	25,000	50,000	100,000	100,000				
	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than				
	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion				
Estimated Liabilities	•											
\$0 to \$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than				
\$50,000 \$100,000	\$500,000	to \$1	to \$10 million	to \$50	to \$100 million	to \$500	to \$1billion	\$1 billion				

Case 09-46446 Doc 1 Filed 12/08/09 Entered 12/08/09 15:27:49 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 49 **Voluntary Petition** Name of Debtor(s) Webb, Philip Joseph This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Ross T Brand **Ross T Brand** Dated: 12/08/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

П

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Webb, Philip Joseph

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Philip Joseph Webb Philip Joseph Webb

Dated: 12/08/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Ross T Brand

Signature of Attorney for Debtor(s)

Ross T Brand

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 12/08/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 12/08/2009 /s/ Philip Joseph Webb
Philip Joseph Webb



Sign & Date Here

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In re

Philip Joseph Webb Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	d: 12/08/2009	Sign & Date Here
I cert	tify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district.	f 11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasor participate in a credit counseling briefing in person, by telephone, or through the Internet.);	able effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so frealizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
t	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must by a motion for determination by the court.]	oe accompanied
i 1	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a commanagement plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your cather 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismost satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	by of any debt ase. Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the se days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize here.]	counseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ag United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan the agency no later than 14 days after your bankruptcy case is filed.	sisted me in to me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agunited States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and ass performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. certificate and a copy of any debt repayment plan developed through the agency.	isted me in

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Document Page 6 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Australia		AMOUNTS SCHEDULED					
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$2,330	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$-	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$6,360	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$143,112	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,290			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,270			
TOTALS	\$ 2,330 TOTAL ASSETS	\$ 149,472 TOTAL LIABILITIES						

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Philip Joseph Webb / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 6,360.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 6,360
State the following:	
Average Income (from Schedule I, Line 16)	\$ 1,290.12
Average Expenses (from Schedule J, Line 18)	\$ 1,270.00
	· · · · · · · · · · · · · · · · · · ·

State the following:

Current Monthly Income (from Form 22A Line 12; or,

Form 22B Line 11; or, Form 22C Line 20)

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 6,360.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 143,112.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 143,112.00

\$ 1,182.08

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim					
[x] None									
Total Market Value of Real Property (Report also on Summary of Schedules)									

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E				t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	Х				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - Chase Bank		\$	1,400
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	750
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	50
06. Wearing Apparel		Necessary wearing apparel.		\$	100
07. Furs and jewelry.		Watch.		\$	30
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X	Ber (Official Fo			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	NONE	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles.	X								
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
25. Autos, Truck, Trailers and other vehicles and accessories.	X								
26. Boats, motors and accessories.	X								

PFG Record # 392898

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE B - PERSONAL PROPERTY								
Type of Property		Description and Location of Property	C A A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or				
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		Total (Report also on Summary of Schedules)		\$2,330				

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Philip Joseph Webb, Debtor

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with - Chase Bank	735 ILCS 5/12-1001(b)	\$ 1,400	\$ 1,400
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 750	\$ 750
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$ 50
06. Wearing Apparel	705 11 00 5140 40044 3 4 3		
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Watch.	735 ILCS 5/12-1001(b)	\$ 30	\$ 30
		ial Form 6C) (12)	07) Page 1 of 1

Document Page 13 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
[x] None								

(Report also on

Summary of

Schedules.)

Total

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

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Document Page 14 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

1	
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
•	TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed		Amount of Claim		mount ntitled to riority
1	Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035 Account No. XXXXX9712			Reason: State Income Taxes Dates: 2007					570	\$	570
2	Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035 Account No. XXXXX9712			Reason: State Income Taxes Dates: 2006				•	694	\$	694
3	IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. 9712			Reason: Federal Income Tax Dates: 2006					694	\$	694
4	IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. 9712			Reason: Federal Income Tax Dates: 2007					569	\$	569
5	Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035 Account No. 9712			Reason: State Income Taxes Dates: 2003-2007				\$	3,833	\$	3,833

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Linebarger Goggan Blair & Sampson, LLP PO Box 06140 Chicago IL 60606

392898

PFG Record #

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

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\$ 6,360

\$ 6,360

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Aspire Attn: Bankruptcy Dept. PO Box 23013 Columbus GA 31902-3013 Acct #: 4791060000158039			Dates: 1998 Reason: Credit Card or Credit Use				\$ 3,000
2	AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 00000261363033			Dates: 2002 Reason: Utility Bills/Cellular Service				\$ 840

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

AFNI Bankruptcy Department 404 Brock Drive PO Box 3427 Bloomington IL 61702

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In re

Philip Joseph Webb / Debtor

SCHEDULE F - CREDITORS	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount o Claim	f			
3 ATG Credit, LLC Bankruptcy Department PO Box 14895 Chicago IL 60614 Acct #: 116978			Dates: 2008 Reason: Medical Debt				\$ 693	3			
4 Bank of Hoven Bankruptcy Department 200 Main St. Hoven SD 57450 Acct #: 405731002040			Dates: 2007 Reason: Credit Card or Credit Use				\$ 200)			
5 Bank One/Sony Bankruptcy Department PO Box 0599 Columbus OH 43271 Acct #: 5298026901880158			Dates: 2000 Reason: Credit Card or Credit Use				\$ 7,000	D			
6 CACH LLC Bankruptcy Department 370 17th St., Ste. 5000 Denver CO 80202 Acct #: CG8891327457279			Dates: 2008 Reason: Credit Card or Credit Use				\$ 250)			

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Northland Group Bankruptcy Department PO Box 390846 Edina MN 55439

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb / Debtor

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
7 <u>Capital One</u> Bankruptcy Department PO Box 5294 Carol Stream IL 60197			Dates: 2000 Reason: Credit Card or Credit Use				\$ 8,700
Acct #: 4121741729189709							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Adler Arthur B & Assoc Bankruptcy Department 25 E. Washington #500 Chicago IL 60602

Clerk, First Mun Div Doc # 50 W. Washington St., Rm. 1001 Chicago IL 60602

8 Cardiovascular Consultants LLC c/o Physicians Billing 2800 W. 95th Street Evergreen Park IL 60805 Acct #: 60805	Dates: 2008 Reason: Medical Debt	\$ 20
9 Centennial Bk Dept - First Premier Bank PO Box 5524 Sioux Falls SD 57117 Acct #: 5433621800184177	Dates: 1999 Reason: Credit Card or Credit Use	\$ 2,000
10 Citibank Bankruptcy Department PO Box 183036 Columbus OH 43218 Acct #: 4271382253724724	Dates: 2000 Reason: Credit Card or Credit Use	\$ 13,963

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Asset Acceptance LLC Bankruptcy Department 7027 Miller Dr. Warren MI 48092 Case 09-46446 Doc 1 Filed 12/08/09 Entered 12/08/09 15:27:49 Desc Main Document Page 19 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
11 Comcast Bankruptcy Department 1255 W. North Ave. Chicago IL 60622 Acct #: 010300008798300016090063			Dates: 2006 Reason: Cable Bill				\$ 225			

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Protection Association Bankruptcy Department 13355 Noel Rd., 21st floor Dallas TX 75240

12 Consultants in Clinical Path Attn: Bankruptcy Dept. 37416 Eagle Way Chicago IL 60678 Acct #: CCP 118795	Dates: 2008 Reason: Medical Debt	\$ 700
13 Cooke and Lewis, Ltd. Attn: Bankruptcy Dept. 21 South Clark Street Chicago IL 60603 Acct #: XXXXX9721	Dates: 2008 Reason: Services Rendered	\$ 2,600
14 Credit One Bank Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193 Acct #: 4447962163105327	Dates: 2008-2009 Reason: Credit Card or Credit Use	\$ 411
15 Discover Card Bankruptcy Department 12 Reads Way New Castle DE 19720 Acct #: 6011005170194222	Dates: 1999 Reason: Credit Card or Credit Use	\$ 2,000

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Philip Joseph Webb / Debtor

In re

SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	IO	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
16 Elan Financial Services Attn: Bankruptcy Department PO Box 5229 Cincinnati OH 45201 Acct #: 4428280807051036			Dates: 1998 Reason: Credit Card or Credit Use				\$ 3,000
Acct #. 4420200007031030 17 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX9721			Dates: 2009 Reason: Notice Only				\$ 0
18 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX9721			Dates: 2009 Reason: Notice Only				\$ 0
19 First Premier Bank Bankruptcy Department PO Box 5524 Sioux Falls SD 57117 Acct #: 5433628700009628			Dates: 2000 Reason: Credit Card or Credit Use				2500
20 First Premier Bank Bankruptcy Department PO Box 5524 Sioux Falls SD 57117 Acct #: 4610074515207511			Dates: 1998 Reason: Credit Card or Credit Use				\$ 2,500

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In re

Philip Joseph Webb / Debtor

SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	10	RI	ГΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
21 <u>First USA Bank</u> Attn: Bankruptcy Dept. PO Box 15153 Wilmington DE 19886-5153 Acct #: 4417127326906617			Dates: 2006 Reason: Credit Card or Credit Use			_	\$ 12,813
Law Firm(s) Collection Agent	(s) I	Rep	resenting the Original Creditor				
Asset Acceptance Bankruptcy Department PO Box 795161 San Antonio TX 78279-5161							
22 Hawker Financial c/o Blatt Hansenmiller 125 S. Wacker Drive #400 Chicago IL 60606 Acct #: 06 M1 200077			Dates: 2006 Reason: Credit Card or Credit Use				\$ 4,700
	/ <u>a\ I</u>	Pani	recenting the Original Creditor				
Clerk, First Mun Div Doc #06 M1 200077 50 W. Washington St., Rm. 1001 Chicago IL 60602	<u>(S) I</u>	кер	esenting the Original Greditor				
23 Household Credit Services Bankruptcy Department PO Box 98706 Las Vegas NV 89193			Dates: 2002 Reason: Credit Card or Credit Use				\$ 900

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Acct #: 548897501237

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Philip Joseph Webb / Debtor

In re

SCHEDULE F - CREDITORS	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
24 Household Finance			Dates: 1999								

Reason: Credit Card or Credit Use

8,870

24 Household Finance Attn: Bankruptcy Dept

P.O. Box 80084 Salinas CA 93912

Acct #: 5433390000575424

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Asset Acceptance
Bankruptcy Department
PO Box 795161
San Antonio TX 78279-5161

25 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 6591757	Dates: 2007 Reason: Medical Debt	\$ 75
26 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 7794926	Dates: 2005-2007 Reason: Medical Debt	\$ 60
27 Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035 Acct #: XXXXX9712	Dates: 2003 Reason: Taxes - Federal, State/Local	\$ 706
28 Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035 Acct #: XXXXX9712	Dates: 2004 Reason: Taxes - Federal, State/Local	\$ 438

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Philip Joseph Webb / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
29 Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035			Dates: 2005 Reason: Taxes - Federal, State/Local				\$ 408
Acct #: XXXXX9712 30 IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct #: 9712			Dates: 2003 Reason: Taxes - Federal, State/Local				\$ 706
31 IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct #: 9712			Dates: 2004 Reason: Taxes - Federal, State/Local				\$ 438
32 IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct #: 9712			Dates: 2005 Reason: Taxes - Federal, State/Local				\$ 408
33 K Mart Attn: Bankruptcy Dept. PO Box 15521 Wilmington DE 19850-5521			Dates: 2007 Reason: Credit Card or Credit Use				\$ 750

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CBCS
Bankruptcy Department
PO Box 69
Columbus OH 43216

Acct #: 7101567001031294

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In re

Philip Joseph Webb / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
34 Krishna Sunkara MD Attn: Bankruptcy Dept. PO Box 967 Tinley Park IL 60477 Acct #: 9337			Dates: 2008 Reason: Medical Debt				\$ 500
35 <u>Little Company of Mary Hosp</u> Attn: Bankruptcy Dept. 2800 W. 95th Street Holtsville NY Acct #: CG8891327457279			Dates: 2008 Reason: Medical/Dental Services				\$ 820
36 Little Company of Mary Hosp. Bankruptcy Department 2800 W. 95th St. Evergreen Park IL 60805 Acct #: V00018351633			Dates: 2008 Reason: Medical/Dental Services				\$ 2,100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Nationwide Credit & Collection Bankruptcy Dept 815 Commerce Drive Suite 100 Oak Brook IL 60523

Malcolm S. Gerald and Assoc. Bankruptcy Department 332 S. Michigan Ave., Ste. 600 Chicago IL 60604

37	LVNV Funding		Dates:	2007
	Bankruptcy Department		Reason:	Credit Card or Credit Use
	DO D 40407		i (Casoni.	Grount Gara or Grount Goo

PO Box 10497 Greenville SC 29603

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Capital Management Services Bankruptcy Department 726 Exchange St., Ste. 700 Buffalo NY 14210

Acct #: 4791060000158039

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3,300

Record # 392898

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Philip Joseph Webb / Debtor

In re

SCHEDIII E E -	CREDITORS HOLDII	NG LINSECTIBED N	ON-PRIORITY CLAIMS
SCHEDULE F -	CKEDITOKO HOLDII	NG DINSECURED IN	ON-PRIORITI GLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
38 Mary L Ingram C/O Simon McClosky & Scovell 120 W. Madison, #1300 Chicago IL 60602			Dates: 2002 Reason: Insurance Subro Claim				\$ 18,400
Acct #: 2002 M1 019684							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Simon McClosky & Scovell Bankruptcy Department 120 W. Madison #1300 Chicago IL 60602

Clerk, First Mun Div Doc # 2002 M1 019684 50 W. Washington St., Rm. 1001 Chicago IL 60602

39 Menards Retail Services Department Dept. 7680 Carol Stream IL 60116-7680 Acct #: 6012500110100924	Dates: 1997 Reason: Credit Card or Credit Use	\$ 7,400
Attn: Bankruptcy Dept. 2250 E Devon Ave Ste 352 Des Plaines IL 60018 Acct #: 5767212	Dates: 2004-2004 Reason: Medical Debt	\$ 6,921
Attn: Bankruptcy Dept. 720 W. Chicago Ave E. Chicago IN 46312 Acct #: 4489010403025498	Dates: 2000 Reason: Credit Card or Credit Use	\$ 4,620
Attn: Bankruptcy Dept. 507 Prudential Road Horsham PA 19044 Acct #: 1581	Dates: 2004 Reason: Collecting for Creditor	\$ 150

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Philip Joseph Webb / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
43 NCO/Assigne of SBC C/O NCO FIN/22 507 Prudential Rd Horsham PA 19044 Acct #: 15814616			Dates: 2007-2007 Reason: Unknown Credit Extension				\$ 145
Attn: Bankruptcy Dept. PO Box 8999 San Francisco CA 94128 Acct #: 4417127326904703			Dates: 1998 Reason: Credit Card or Credit Use				\$ 8,000
45 Philips Platinum Visa Attn: Bankruptcy Dept. PO Box 8999 San Francisco CA 94128 Acct #: 4417127326906617			Dates: 1998 Reason: Credit Card or Credit Use				\$ 6,000
46 Plains Commerce Bank Attn: Bankruptcy Dept. 5109 S Broadband Ln Sioux Falls SD 57108 Acct #: XXXXX9721			Dates: 2009 Reason: Credit Card or Credit Use				\$ 183
47 Portfolio Recovery Associates Bankruptcy Department 205 Bryant Woods South			Dates: 2008 Reason:				\$ 1,340

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

First Source Advantage Bankruptcy Department PO Box 628 Buffalo NY 14240

Amherst NY 14228

Acct #: 8060500419235

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Philip Joseph Webb / Debtor

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
48	Radiology Imaging Specialists Bankruptcy Department PO Box 70 Hinsdale IL 60522 Acct #: 116978			Dates: 2008 Reason: Medical/Dental Services				\$ 650
	Law Firm(s) Collection Agent	(s) l	Rep	resenting the Original Creditor				
	AIG Credit							
	PO Box 14895 Chicago IL 60614							
49	Sprint Bankruptcy Department PO Box 4191 Carol Stream IL 60197 Acct #: 948829645			Dates: 2007 Reason: Utility Bills/Cellular Service				\$ 500
	Law Firm(s) Collection Agent	(s) I	Rep	resenting the Original Creditor				
	Pentagroup Financial LLC Bankruptcy Department 5959 Corporate Dr., Ste. 1400 Houston TX 77036 Allied Interstate Bankruptcy Department 3000 Corporate Exchange Dr. 5th Columbus OH 43231	n Fl						
50	TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022			Dates: 2009 Reason: Notice Only				\$ 0
	Acct #: XXXXX9721							
51	United Collect Bureau Inc c/o Chicago Central Emerg Phys 5620 Southwyck Blvd Ste Toledo OH 43614			Dates: 2004-2004 Reason: Medical Debt				\$ 209

Acct #: 11597751

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In re

Philip Joseph Webb / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURE	D NON-PRIORITY CLAIMS
	1 0 D

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor O C A H

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State nliquidated Disputed

Amount of Claim

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 143,112.00

Document Page 29 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 392898 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital			
Status: Single			
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT	
Occupation:	Custodian		
Name of Employer:	Frasor-Martino Building		
Years Employed	3 years		
Employer Address:	12720 S. Western Avenue		
City, State, Zip	Blue Island, IL 60406	,	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 1,396.98	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 1,396.98	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	. ,	<u> </u>
a. Payroll Taxes and Social Security	\$ 106.86	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 106.86	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,290.12	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,290.12	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 1,29	90.12
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKER PTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEB	PTOD(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time ca	` ,
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	se liled. Florate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expe	enditures labeled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 300.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No
Utilities: a. Electricity and Heating Fuel	<u>\$ -</u>
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 65.00
d. Other Home Phone and Cable Television	\$ 120.00
Home Maintenance (repairs and upkeep)	\$ 15.00
4. Food	\$ 300.00
5. Clothing	\$ 50.00 \$ 40.00
6. Laundry and Dry Cleaning	\$ 50.00
7. Medical and Dental Expenses	<u>·</u>
 Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 	\$ 50.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or Renter's	\$ -
b. Life	\$ -
c. Health	<u>\$-</u>
d. Auto	<u>\$ -</u>
e. Other	<u>\$-</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$ -
(Specify) Federal or State Tax Repayments, Real Estate Taxes	-
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in a. Auto	plan) \$-
b. Reaffirmation Payments	\$ -
c. Other \$-	*
14. Alimony, maintenance and support paid to others	\$ -
15. Payments for support of additional dependents not living at your home	\$ -
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$150.00 \$30.00 \$0.00 \$- \$-	\$180.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable the Stastical of Summary of Certain Liabilities and Related Data.	\$ 1,270.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following to None	he filing this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Sch b. Average monthly expenses from Line 18 abo c. Monthly net income (a. minus b.) d. Total amount to be paid into plan monthly	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/08/2009 /s/ Philip Joseph Webb
Philip Joseph Webb

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AWOUNT	SOUNCE	
	2009: \$11,000 2008: \$7,705.00 2007: \$21,227.00	employment	
X	Spouse		
	AMOUNT	SOURCE	

SOLIDOE

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In re

Philip Joseph Webb, Debtor

State the amounthe two years is spouse separate	unt of income rece immediately prece ately. (Married deb the spouses are s	ding the commencement of this case	employment, trade, profession, operation e. Give particulars. If a joint petition is fil er 13 must state income for each spous	led, state income for each
the two years i spouse separa is filed, unless	immediately prece ately. (Married deb the spouses are s	ding the commencement of this case tors filing under chapter 12 or chapte eparated and a joint petition is not fi	e. Give particulars. If a joint petition is fil er 13 must state income for each spous	led, state income for each
AMOL	JNT	SOURCE		
			_	
Spouse				
AMOL	JNT	SOURCE		
Complete a. or	r b. as appropriate	, and c.	MED DEDTS: List all payments on loon	a installment purphases of are
services, and ovalue of all pro that were made an approved no	other debts to any operty that constitute to a creditor on a conprofit budgeting	creditor made within 90 days immed tes or is affected by such transfer is account of a domestic support obliga and creditor counseling agency. (N	MER DEBTS: List all payments on loans diately proceeding the commencement or not less than \$600.00. Indicate with an ation or as part of an alternative repaym Married debtors filing under chapter 12 or filed, unless the spouses are separated	of this case if the aggregate a asterisk (*) any payments ent schedule under a plan by or chapter 13 must include
Name and of Cree		Dates of Payments	Amount Paid	Amount Still Owing
days immediat	tely preceding the less than \$5,000 (commencement of the case if the ac (Married debtors filing under chapter	DEBTS: List each payment or other tran ggregate value of all property that consti r 12 or chapter 13 must include paymen buses are separated and a joint petition	itutes or is affected by such ts and other transfers by eac
Name and of Cred		Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name & Address of Creditor
 Dates
 Amount Paid or Value of & Amount
 Amount

 & Relationship to Debtor
 of Payments
 Transfers
 Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
2002-MI-019684	Personal injury	Circuit Court of Cook County	Pending
ฟary L. Ingram v. Philip J. Webb			
2003-MI-129286	Collections	Circuit Court of Cook County	Voluntary dismissal w/ leave to refile allowed
Philip J. Webb v. Capital One			
2006-M1-200077	Collections	Circuit Court of Cook County	Judgment reached
Philip J. Webb v.			
Hakwer Financial			

NONE

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonDateDescriptionfor Whose Benefit Propertyofand Valuewas SeizedSeizureof Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

CTATEMENT (7E E	EINI A NICH		EVIDO
STATEMENT (ЈГ Г	INANCI	AL AL	.LAIKO

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

NONE

Х

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, If Any Date of Gift Description and Value of Gift

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

STATEMENT	OF FINANCIAL	AFFAIRS
SIAICMEN	OF FINANCIAL	AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or Description and Value of Property

Payment/Value:

\$501.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009 \$50.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

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C A L M L K	OF FINANCIA	

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With or Other Depository

Names & Addresses of Those With Description of Contents

Date of Transfer or Surrender, if Any

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS	
13. SETOFFS:			
of this case. (Married debtors filing		or deposit of the debtor within 90 days pre- ust include information concerning either of int petition is not filed.)	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD List all property owned by anothe Name and Address of Owner	PFOR ANOTHER PERSON: er person that the debtor holds or co Description and Value of Property	ntrols. Location of Property	
4	700(0)		
occupied during that period and	(3) years immediately preceding the	commencement of this case, list all premis of this case. If a joint petition is filed, report	
If debtor has moved within three occupied during that period and of either spouse.	(3) years immediately preceding the vacated prior to the commencement Name	commencement of this case, list all premis of this case. If a joint petition is filed, report	
If debtor has moved within three	(3) years immediately preceding the vacated prior to the commencement	commencement of this case, list all premis of this case. If a joint petition is filed, report	
If debtor has moved within three occupied during that period and of either spouse. Address 3601 Sheffield Ave Hammond IN 46327-1024 16. SPOUSES and FORMER SF If the debtor resides or resided in Louisiana, Nevada, New Mexico	(3) years immediately preceding the vacated prior to the commencement Name Used Same POUSES: n a community property state, comme, Puerto Rico, Texas, Washington, o	commencement of this case, list all premis of this case. If a joint petition is filed, report Dates of Occupancy	cona, California, Idaho, tely preceding the

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In re

number.

Name and Address of

Governmental Unit

Philip Joseph Webb, Debtor

17. ENVIRONMENTAL INFOR	RMATION:		
For the purpose of this question	on, the following definitions apply:		
toxic substances, wastes or m	ny federal, state, or local statute or regulati aterial into the air, land, soil surface water, ing the cleanup of the these substances, wa	ground water, or other medium,	
	ility, or property as defined under any Envir ing, but not limited to, disposal sites.	onmental Law, whether or not pro	esently or formerly owned
	anything defined as a hazardous waste, haz	ardous or toxic substances, pollu	utant, or contaminant, etc.
	,		
"Hazardous material" means a environmental Law.			
environmental Law.			
environmental Law. 17a. List the name and addres	ss of every site for which the debtor has rec		-
environmental Law. 17a. List the name and addres			-
environmental Law. 17a. List the name and address or potentially liable under or in Environmental Law:	ss of every site for which the debtor has rec violation of an Environmental Law. Indicate	e the governmental unit, the date	of the notice, and, if know
environmental Law. 17a. List the name and address or potentially liable under or in Environmental Law: Site Name	ss of every site for which the debtor has rec violation of an Environmental Law. Indicate Name and Address	e the governmental unit, the date Date	of the notice, and, if know
environmental Law. 17a. List the name and address or potentially liable under or in Environmental Law:	ss of every site for which the debtor has rec violation of an Environmental Law. Indicate	e the governmental unit, the date	-
environmental Law. 17a. List the name and address or potentially liable under or in Environmental Law: Site Name and Address	es of every site for which the debtor has rec violation of an Environmental Law. Indicate Name and Address of Governmental Unit	e the governmental unit, the date Date of Notice	of the notice, and, if know Environmenta Law
environmental Law. 17a. List the name and address or potentially liable under or in Environmental Law: Site Name and Address 17b. List the name and address	ss of every site for which the debtor has rec violation of an Environmental Law. Indicate Name and Address	Date of Notice d notice to a governmental unit of	of the notice, and, if know Environmenta Law
environmental Law. 17a. List the name and address or potentially liable under or in Environmental Law: Site Name and Address 17b. List the name and address	ss of every site for which the debtor has receiviolation of an Environmental Law. Indicate Name and Address of Governmental Unit	Date of Notice d notice to a governmental unit of	of the notice, and, if know Environmenta Law

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debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket

Status of

Disposition

Docket

Number

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In re

Philip Joseph Webb, Debtor

Name & Last Four Digits of

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE
Y

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

Beginning

and

	3oc. Sec. No./Complete EIN or		of	and
	Other TaxPayer I.D. No.	Address	Business	Ending Dates
NE	b. Identify any business listed in sul	odivision a., above, that is "single a	asset real estate" as defined in 11 US	SC 101.
(, ,	, ,		
	Name	Address		



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

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In re

Philip Joseph Webb, Debtor

	STATEMENT OF FIN	
	duals who within two (2) years immediately prepared a financial statement of the debtor.	eceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	uals who at the time of the commencement or books of account and records are not available	f this case were in possession of the books of account and recile, explain.
Name	Address	
	n two (2) years immediately preceding the cor Date Issued	ercantile and trade agencies, to whom a financial statement was needed this case.
20. INVENTORIES List the dates of the last tw	o inventories taken of your property, the name	e of the person who supervised the taking of each inventory, a
the dollar amount and basi		,
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)
b. List the name and addre	ess of the person having possession of the re Name and Addresses of Custodian	cords of each of the inventories reported in a., above.
of Inventory	of Inventory Records	
21. CURRENT PARTNER	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:
a. If the debtor is a partner	ship, list nature and percentage of interest of	each member of the partnership.
Name and Address	Nature of Interest	Percentage of

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In re

Philip Joseph Webb, Debtor

	STATEMENT OF F	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, controls, or holds 5% or more of th		corporation; and each stockholder who directly or e corporation.	indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAF	EHOLDERS:	
If the debtor is a partnership, list th	e nature and percentage of part	nership interest of each member of the partnershi	p.
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, immediately preceding the comme Name and Address	•	e relationship with the corporation terminated with Date of Termination	in one (1) year
	poration, list all withdrawals or d	N BY A COPORATION: istributions credited or given to an insider, includir y other perquisite during one year immediately pr	-
Name and Address of Recipient, Relationship to	Date and Purpose of	Amount of Money or Description and value of	
Debtor	Withdrawal	Property	
24. TAX CONSOLIDATION GROU	P:		
		entification number of the parent corporation of an ne within six (6) years immediately preceding the o	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

STATEMENT	OF FINANCIAL	AFFAIRS
SIAICMEN	UF FINANCIAL	ALLAIRO

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/08/2009

/s/ Philip Joseph Webb

Philip Joseph Webb

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb / Debtor

Property No. 0
Creditor's Name:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Describe Property Securing Debt:

NONE		
be completed for each u	erty subject to unexpired leases. (All three onexpired lease. Attach additional pages if r	
Property No. 0		
Lessor's Name:	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
NONE		11 0.5.5. § 303(p)(2).
		□ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 12/08/2009 /s/ Philip Joseph Webb

Philip Joseph Webb

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Philip Joseph Webb, Debtor

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid of promised by the Debtor(3), to the undersigned, is as follows	•	
For legal services, Debtor(s) agrees to pay and I have agreed to accept		
Prior to the filing of this Statement, Debtor(s) has paid and I have received	_	\$501
The Filing Fee has been paid.	Balance Due	\$0

2. The source of the compensation paid to me was:

Other: (spec	·if\/
	Other: (spec

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

The compensation haid or promised by the Debtor(s) to the undersigned is as follows:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 12/08/2009 /s/ Ross T Brand

Attorney Name: Ross T Brand LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: IL 6294886

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In re

Philip Joseph Webb, Debtor

VERIFI	\triangle		○ E	CDEDI.		NA A	TDIV
VERIFI	CAI	IUN	UF	CREDI	IUR	IVIA	IRIA

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/08/2009

392898

PFG Record #

/s/ Philip Joseph Webb
Philip Joseph Webb

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Philip Joseph Webb Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 12/08/2009 /s/ Philip Joseph Webb

Philip Joseph Webb

~

Sign & Date Here



Bar No: IL 6294886

Sign & Date Here

Dated: 12/08/2009 /s/ Ross T Brand

Attorney: Ross T Brand

PFG Record # 392898